

## ***FY 07 Dental – Delta Dental Changes & Highlights***

### **Basic**

- Deductible is **\$50** per person, with a maximum of **\$150** per family.
- The annual maximum benefit has been increased to **\$1,000**.

### **Basic Plus**

- Deductible is **\$50** per person, with a maximum of **\$150** per family.
- The annual maximum benefit has been increased to **\$1,500**.

### **Direct Reimbursement (DR)**

- The annual maximum benefit has been increased to **\$1,000**.
- No network is involved. Choose any dentist.
- No in-network provider discounts, but few limits on services (no orthodontia or cosmetic procedures).
- Pay full price when visiting the dentist. Discounts, if any, are between the patient and dentist.
- Employees file claims and are reimbursed by Delta Dental as the plan's administrator.

### **Important Considerations**

- **Ask questions before you enroll.**
- Open enrollment is only through the online benefit administration system.
- Technical questions about the system? Call **1.800.436.1982**.
- Questions about eligibility or computer access? Contact your department's human resources office.
- Questions about the insurance plans. Contact the insurance companies directly.
- Weigh your Open Enrollment options carefully. You may make election changes outside of Open Enrollment **only** if you experience a qualifying change of status. Contact your department's human resources office for more information.